

SO ORDERED



James F. Schneider

JAMES F. SCHNEIDER
U. S. BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore

In re:

STACEY L. MACKLIN,

Debtor

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Case No. 08-13359-JS

Chapter 7

MEMORANDUM TO DEBTOR AND DEBTOR'S COUNSEL
REGARDING REAFFIRMATION AGREEMENT [Docket No. 19]

A presumption of undue hardship arises in the above captioned reaffirmation agreement pursuant to 11 U.S.C. § 524(m)(1) and the Debtor has failed to sufficiently rebut in writing that presumption because the amounts listed in Part D for income and expenses and the amounts listed on Schedules I and J for income and expenses do not agree. Because of these discrepancies, the Court cannot determine if the Debtor can actually afford to reaffirm this debt. The Debtor shall file an amended reaffirmation agreement or amended Schedules I and J setting forth specific facts that suffice to meet the requirements of 11 U.S.C. § 524(m)(1). If the Debtor fails to file an

amended reaffirmation agreement or amended Schedules I and J within 14 days, then a hearing on the instant reaffirmation agreement will be needed.

cc: Debtor
Debtor's Counsel - Arnold R. Silbiger, Esquire
Creditor - Daimler Chrysler Financial Services Americas LLC
Trustee - Richard M. Kremen, Esquire

END OF ORDER